

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael L. Stine  
 Debtor

Case No. 17-13673-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 60

Date Rcvd: Sep 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2017.

db Michael L. Stine, 609 Orchard Rd, Mount Bethel, PA 18343-5101  
 tr +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105, Doylestown, PA 18901-4872  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13924509 Advanced Disposal, Northampton LE, PO Box 74008047, Chicago, IL 60674-8047  
 13940948 +Ally Financial Inc., c/o Regina Cohen, Esq., 190 North Independence Mall West, Suite, 6th & Race Streets, Philadelphia, PA 19106-1554  
 13924511 Amato, Keating and Lessa PC, 107 N Commerce Way, Bethlehem, PA 18017-8913  
 13924512 Amy Piazza, c/o Siejk Law Firm, 526 Moosic St Fl 2, Scranton, PA 18505-1410  
 13924513 Angelo Villiani, c/o Christopher Spadoni, Esquire, 1413 Easton Ave, Bethlehem, PA 18018-2618  
 13924514 Arcadia Recovery, PO Box 6788, Wyomissing, PA 19610-0788  
 13924515 Arch Capital Funding LLC, c/o The Rubin Law Firm PLLC, 11 Broadway Ste 814, New York, NY 10004-1366  
 13924518 +Clerk of the Court, Supreme Court of New York County of New, 60 Centre St, New York, NY 10007-1488  
 13975052 +Cleveland Brothers Equipment Co., Inc., c/o Henry Jaffe, Esq., Pepper Hamilton LLP, Suite 5100, 1313 N. Market St, Wilmington, DE 19801-6111  
 13924521 +Commonwealth of Pennsylvania, Department of Revenue, 29 N Route 100, Allentown, PA 18106-9391  
 13924522 Financial Pacific Leasing, Inc., 3455 SW 344th St Ste 300, Federal Way, WA 98023-3007  
 13924523 Fora Financial, 242 W 36th St Fl 14, New York, NY 10018-7542  
 13934107 +Fora Financial Advance, LLC, c/o Aubrey Law Firm, PC, 12 Powder Springs Street, Suite 240, Marietta, Georgia 30064-7205  
 13940943 +Fora Financial Advance, LLC, c/o Anitra Walker, Esq., 12 Powder Springs Street, Suite 240, Marietta, GA 30064-7205  
 13932117 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
 13940957 +Harley-Davidson Credit Corp., c/o Matteo S. Weiner, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13924526 Jesco, 1260 Centennial Ave Ste 2, Piscataway, NJ 08854-4332  
 13924527 +Johnson, Morgan and White, 6800 Broken Sound Pkwy NW, Boca Raton, FL 33487-5709  
 13924528 +Justin G. Weber, Esquire, Pepper Hamilton LLP, 100 Market St Ste 200, Harrisburg, PA 17101-2000  
 13924529 Kraft and Kraft PC, attn.: Steven Koplove, Esquire, 3200 Penrose Ferry Rd, Philadelphia, PA 19145-5500  
 13924530 Last Chance Funding, Inc., c/o Joseph I. Sussman PC, 333 Pearsall Ave Ste 205, Cedarhurst, NY 11516-1842  
 13924531 Lavin, O'Neil, Cedrone & DiSipio, 190 N Independence Mall W Ste 500, Philadelphia, PA 19106-1554  
 13924532 Linebarger, Goggan, Blair and Simpson LL, PO Box 90128, Harrisburg, PA 17109-0128  
 13924533 Lisa A. Charleston, Esquire, 150 E Swedesford Rd Ste 102, Wayne, PA 19087-1458  
 13924534 MS Recycling LLC, 609 Orchard Rd, Mount Bethel, PA 18343-5101  
 13924535 Nauman, Smith, Shissler & Hall LLP, 200 N 3rd St Fl 18, Harrisburg, PA 17101-1590  
 13924536 New Logic Business Loans, 300 Ledgewood Pl Ste 301, Rockland, MA 02370-1098  
 13924537 Northstar Location Services LLC, 4285 Genesee St, Cheektowaga, NY 14225-1943  
 13924539 Pennsylvania Department of Revenue, Bureau of Collections & Taxpayer Service, PO Box 281041, Harrisburg, PA 17128-1041  
 13924540 Peter C. Merani, PC, 1001 Avenue of the Americas Rm 1800, New York, NY 10018-5515  
 13924541 Port Authority of New York and New Jersey, 225 Park Ave S, New York, NY 10003-1604  
 13924542 Prothonotary, CCP-Northampton County, Case No. C48-CV-2016-11300, 669 Washington St, Easton, PA 18042-7401  
 13924543 Ransome CAT, c/o Amato Associates, 107 N Commerce Way, Bethlehem, PA 18017-8913  
 13924544 Sonia Quinones, c/o Law Office of Justin D. Brandel, 274 Madison Ave Rm 402, New York, NY 10016-0711  
 13924545 Steven N. Goudsouzian, Esquire, 2925 William Penn Hwy Ste 301, Easton, PA 18045-5283  
 13924546 The Lamm Group, 1608 Walnut St Ste 703, Philadelphia, PA 19103-5447

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mccrystallaw@gmail.com Sep 23 2017 01:06:32 MICHAEL J. MCCRYSTAL,  
 2355 Old Post Road, Ste 4, Coplay, PA 18037  
 smg +E-mail/Text: roberts12@dnb.com Sep 23 2017 01:07:21 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 23 2017 01:07:28 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 23 2017 01:07:15 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13924510 EDI: GMACFS.COM Sep 23 2017 00:58:00 Ally Financial, PO Box 380901,  
 Bloomington, MN 55438-0901  
 13929229 EDI: GMACFS.COM Sep 23 2017 00:58:00 Ally Financial, PO Box 130424,  
 Roseville MN 55113-0004

District/off: 0313-4

User: Lisa  
Form ID: 309A

Page 2 of 2  
Total Noticed: 60

Date Rcvd: Sep 22, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13924517 E-mail/Text: rhernandez@chbrownco.com Sep 23 2017 01:08:04 CH Brown Co. LLC, PO Box 789, Wheatland, WY 82201-0789  
13924516 EDI: CAPITALONE.COM Sep 23 2017 00:58:00 Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281  
13924519 E-mail/Text: jstillier@clevelandbrothers.com Sep 23 2017 01:06:43 Cleveland Brothers Equip. Co. Inc., 5300 Paxton St, Harrisburg, PA 17111-2525  
13939930 +E-mail/Text: hkellyfedcourts@commercialcreditgroup.com Sep 23 2017 01:06:44 Commercial Credit Group Inc., 227 West Trade St., Suite 1450, Charlotte, NC 28202-2664  
13924520 E-mail/Text: hkellyfedcourts@commercialcreditgroup.com Sep 23 2017 01:06:44 Commercial Credit Group, Inc., PO Box 60121, Charlotte, NC 28260-0121  
13926211 +EDI: AIS.COM Sep 23 2017 00:58:00 First Data Global Leasing, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
13924524 E-mail/Text: bankruptcynotification@ftr.com Sep 23 2017 01:08:05 Frontier Communications, PO Box 740407, Cincinnati, OH 45274-0407  
13924525 E-mail/Text: bankruptcynotices@hdfsi.com Sep 23 2017 01:07:59 Harley Davidson Credit, Attn: Rider Services, PO Box 22048, Carson City, NV 89721-2048  
13953215 +E-mail/Text: BANKRUPTCY@PAWNEELEASING.COM Sep 23 2017 01:08:05 Pawnee Leasing Corporation, 3801 Automation Way, Ste 207, Fort Collins, CO 80525-5735  
13924538 E-mail/Text: BANKRUPTCY@PAWNEELEASING.COM Sep 23 2017 01:08:05 Pawnee Leasing Corporation, 700 Centre Ave, Fort Collins, CO 80526-1842  
13935170 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 23 2017 01:07:02 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946  
13924547 E-mail/Text: bknotices@mbandw.com Sep 23 2017 01:07:25 Via Sat, Inc., c/o McCarthy Burgess & Wolff, 26000 Cannon Rd, Cleveland, OH 44146-1807  
TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
13934109\* +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 24, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2017 at the address(es) listed below:

HENRY J. JAFFE on behalf of Creditor Cleveland Brothers Equipment Co., Inc.  
jaffeh@pepperlaw.com, wlbank@pepperlaw.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
MATTEO SAMUEL WEINER on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmllawgroup.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL J. MCCRYSTAL on behalf of Debtor Michael L. Stine mccrystallaw@gmail.com,  
sueparalegal@gmail.com  
REGINA COHEN on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com,  
ksweeney@lavin-law.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	Michael L. Stine	Social Security number or ITIN	xxx-xx-3832
	First Name    Middle Name    Last Name		
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	EIN	-----
		Social Security number or ITIN	-----
United States Bankruptcy Court	Eastern District of Pennsylvania	EIN	-----
Case number:	17-13673-ref	Date case filed in chapter 13	5/26/17
		Date case converted to chapter 7	9/19/17

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Michael L. Stine	
2. All other names used in the last 8 years		
3. Address	609 Orchard Rd Mount Bethel, PA 18343-5101	
4. Debtor's attorney	MICHAEL J. MCCRYSTAL 2355 Old Post Road, Ste 4 Coplay, PA 18037	Contact phone (610) 262-7873 Email: <a href="mailto:mccrystallaw@gmail.com">mccrystallaw@gmail.com</a>
5. Bankruptcy trustee	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: <a href="mailto:mhkaliner@gmail.com">mhkaliner@gmail.com</a>

For more information, see page 2 >

Debtor Michael L. Stine

<b>6. Bankruptcy clerk's office</b>	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M.</u> <u>Reading</u> <u>Office</u> <u>-- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (610)2085040
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .		Date: 9/22/17
<b>7. Meeting of creditors</b>	<b>October 27, 2017 at 12:00 PM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Allentown Federal Courthouse, 504 W. Hamilton Street, Allentown, PA 18101</b>
<b>8. Presumption of abuse</b>	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> 12/26/17
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	